



**The future
of family**



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Family-building benefits are essential to engaging tomorrow's workforce. This report explores strategies employers can take to stay ahead of the evolving benefits landscape.

Starting and growing a family is more complicated – and expensive – than it has ever been. So employees are increasingly turning to their employers to provide benefits and resources to alleviate these pressures. While many companies are enhancing childcare and family-oriented perks, they struggle with responding to the unique needs of a diverse workforce embarking on their family-building journey.

By getting it right, employers can bolster their reputation and better attract and retain talent.

Our two-pronged research approach included qualitative discussion with HR decision-makers (HRDMs) at Fortune 500 companies and a proprietary survey of more than 2,500 employees from various organizations to explore evolving family structures in the U.S., the impacts of a volatile economic landscape on family formation, and the shifting expectation of employer-provided benefits.



It's [family-building benefits] now a top five question we get [when extending offers] ... base pay, bonus, in-office or home, company culture... but what do you do in terms of family assistance. It's crept its way up to being a top question because it just impacts so many individuals."

HR vice president, financial services company



I think there's a lot more that new parents, and even older ones, need to build a good family life, and employers need to prioritize this [for their employees]."

Gen Z, woman



Understanding the current environment

Sensitive complexities in family building

Delayed parenthood decisions, new return-to-office mandates, increasing sandwich generation households—these trends and others are creating a growing complexity in workplace benefits as employers struggle to meet the ever-growing list of employees’ family-building needs.

A common consensus takes shape

Both HRDMs and employees recognize the growing diversity of family structures, driving the need for more inclusive benefits with both parties actively seeking solutions for:



Fertility services



Adoption support



Flexible work arrangements to accommodate family structures



Mental health support



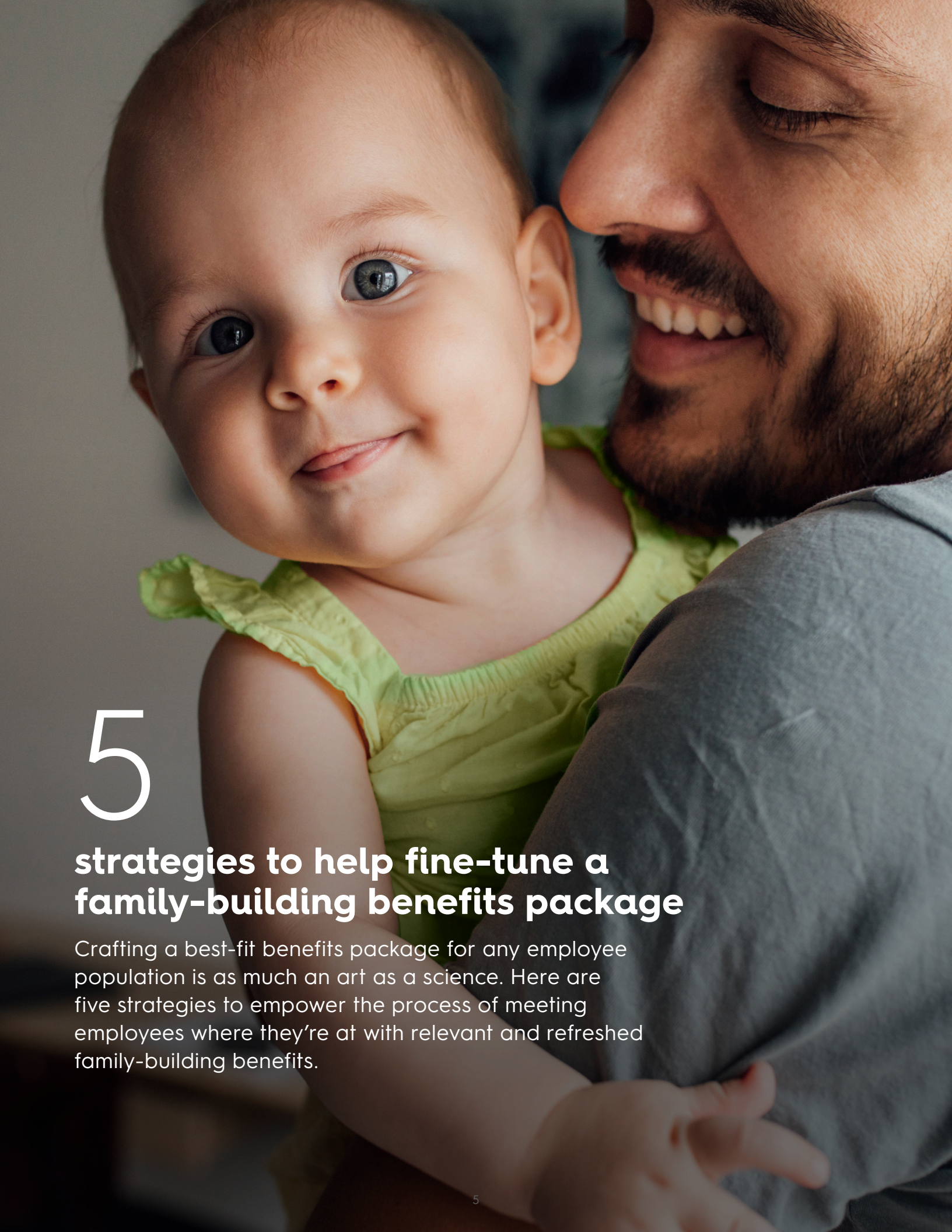
Elder care

Limitations widen coverage gaps

Since regulations and institutional norms lag behind modern family definitions, well-intended employers can find themselves hampered by what they can actually offer. While generally satisfied with employers’ family-building benefits, employees acknowledge there is still ample room to better close needs gaps, particularly for younger generations facing contemporary financial and societal pressures.

Opportunity to optimize recruiting and retention

Inclusive family-building benefits influence an employee’s decision to join or stay with an employer. This should motivate employers to balance progressive benefit offerings with regulatory structures to bolster successful talent retention and acquisition efforts.



5

strategies to help fine-tune a family-building benefits package

Crafting a best-fit benefits package for any employee population is as much an art as a science. Here are five strategies to empower the process of meeting employees where they're at with relevant and refreshed family-building benefits.

Strategy one

Understand how the definition of “family” has changed

Today’s employees are seeking employers that relate to and support whole self-wellness – addressing everyone’s physical, emotional and financial needs. The traditional view of family has shifted toward a more inclusive definition. In short: Employers must recognize and support all forms of families (single parents, LGBTQI+, chosen families, etc.).

A variety of financial and socio-cultural factors are driving changes in family structures. The most influential are:

Preference toward delayed parenthood and child-free living

Over the last five decades, Americans have increasingly prioritized careers over marriage and parenthood, resulting in a sharp decline in family households and a significant rise in childless cohabitation.

71%

of American adults considered having a fulfilling career as extremely or very important for a fulfilling life in 2023.¹

Increasing financial pressures

Rising financial pressures, including unaffordable child care and concerns about job security, especially for women, are driving many Americans to delay or forgo parenthood, contributing to smaller family sizes.

38%

of adults under 50 who are unlikely to have kids attribute their decision to the inability to afford to raise a child.²

The influence of health and family benefits on parenting decisions

Access to and the high cost of fertility treatments create significant barriers for women of reproductive age when deciding to have children, with many facing challenges in obtaining the necessary care due to financial constraints and limited availability of services.

22%

of women of reproductive age who report needing fertility services were not able to obtain these services due to cost or lack of coverage.³

In contrast, the interest in marriage and parenthood has declined, with the number of people considering these aspects important dropping to nearly a third in 2023 compared to 1990.¹

1. Based on Pew Research Survey (2023) of 5,073 U.S. adults, April 2023.

2. Based on Pew Research on the experiences of U.S. adults who don’t have children, conducted during April 29–May 19, 2024.

3. Based on findings from the 2024 KFF women’s health survey conducted during May 13–June 18, 2024.



Employers are in a bind, as dependent definitions are often dictated by governing bodies, creating obstacles to include requested family members. They are challenged to create benefit packages that strike a balance between who employees say are family and what the governing bodies and institutions say a family is.

HRDMs shared these definitions of family:

“It’s not just the traditional spouse, wife, husband with their children. It’s domestic partners, same sex marriage. It’s not just folks with kids. There are also folks who are single, and they consider their dogs children.” – **Director of benefits, consumer products industry**

“That could be a spouse or domestic partner, whether you’re hetero- or homosexual. There are transgender families. Children. Elders. The sandwich generation has both kids you’re taking care of and also elderly parents. Pets are part of the family, too.” – **Head of U.S. benefits, healthcare industry**

“We see a lot more people who have their parents at home, or they’ll have their children at home, and they’re having children ... the dependent of the dependent, not the employee. It’s not cut and dried like it used to be.” – **Director of benefits, entertainment and tech industry**

Strategy two

Connect with the new pressures of family building and how they impact well-being

Employees have strong positive associations with the topic of family forming. Yet the realities of the family-forming process come with their stressors.

81%

of employees say they feel generally positive about the topic of family building overall.



This is higher among those with household incomes over \$80K.

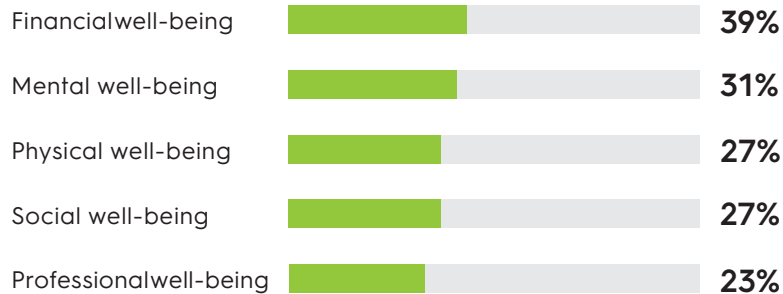
(86% vs. 75% household income under 80K)

While sentiment may be positive, employees face several internal and external challenges when it comes to family building, including:

- Financial preparedness
- Personal readiness
- Societal and familial expectations
- Complex emotions
- Managing major transitions

These pressures negatively impact employee well-being across multiple dimensions.

Negative impact of family-building pressures on various aspects of well-being



“It negatively impacts my well-being. I become highly stressed out, unable to sleep and eat well, always angry and anxious, become very paranoid, my self-care has been highly neglected, cry most times especially after delivery of a new baby.” – **Millennial, woman**

“I feel pressured to have a child already. Parents want to be grandparents and I’m the oldest of seven. I don’t think I should be restricted by that.” – **Gen Z, woman**

“The pressure to start a family causes me more stress and forces me to make decisions that I may not want to do.” – **Gen Z, man**

Experiencing pressures with family building by generation

	strongly/somewhat disagree	neither agree nor disagree	strongly/somewhat agree
Gen Z	39%	19%	42%
Millennial	48%	18%	34%
Gen X	61%	17%	22%
Boomer	71%	13%	16%
Total	52%	18%	31%

The most notable impact is the financial strain of today’s family-building process, a major concern for employees, particularly younger generations.

Compared to boomers and Gen X, millennials and Gen Z are feeling the pressure despite their positive outlook.



Nearly 2 in 5 (39%) employees are negatively impacted financially by the pressures of family building.

The concern is valid. The average cost of raising a child from birth to the age of 17 has risen by 42% during 2011-2023.⁴ Child care alone has risen 22% from 2020 to 2024,⁵ and the actual dollar amount can vary greatly from state to state. Regardless of location, child care is the highest expense, followed by additional housing and food costs.

64% of employees

agree they take current economic conditions – such as inflation, job security, cost of living – into account when making decisions about starting or expanding family.

Economic factors influence with family building by generation

	strongly/somewhat disagree	neither agree nor disagree	strongly/somewhat agree
Gen Z	8%	8%	84%
Millennial	15%	14%	70%
Gen X	31%	22%	48%
Boomer	49%	27%	25%
Total	21%	16%	64%

Gen Z is most likely to face economic pressures when it comes to family building compared to older generations.

These insights compel employers to think about comprehensive support, including mental health services, flexible work arrangements and resources to manage stress. These offerings may seem outside the realm of family-building benefits, but they reflect an understanding of the complexity of family building.



4. Data based on estimates by USDA, January 2024.

5. Data from the Bureau of Labor Statistics' Consumer Price Index for All Urban Consumers (CPI-U). September 2024. Overall economic conditions coupled with financial constraints compound to strongly influence employees' family-building decisions. Many progressive and responsive employers provide financial support to address this reality, in addition to assistance with fertility treatments, adoption, child care and financial planning.

Strategy three

Consider nuanced generational differences

Employers should tailor benefits to meet the specific needs of different generations, acknowledging that Gen Z and millennials prioritize inclusive benefits.

Importance of family-building benefits in the workplace by generation

	very/somewhat unimportant	neither important nor unimportant	very/somewhat important
Gen Z	5%	13%	83%
Millennial	7%	16%	77%
Gen X	16%	23%	61%
Boomer	24%	29%	47%
Total	11%	18%	71%



Gen Z itself is more likely to view inclusive family-building benefits as important, compared to other generations.

The top 10 most important family-building benefits for each generation are:

Gen Z

1. Paid sick days for family care
2. Flexible schedule
3. Maternity leave
4. Paternity leave
5. Support for employees caring for elderly family member
6. Childcare assistance or subsidies
7. Postpartum care/services
8. Financial planning assistance for family planning
9. Breastfeeding support (e.g., lactation rooms)
10. Leave for foster parents

Gen X

1. Paid sick days for family care
2. Paternity leave
3. Support for employees caring for elderly family member
4. Flexible schedule
5. Maternity leave
6. Postpartum care/services
7. Adoption leave
8. Childcare assistance or subsidies
9. Leave for foster parents
10. Financial planning assistance for family planning

Millennial

1. Paid sick days for family care
2. Flexible schedule
3. Maternity leave
4. Paternity leave
5. Support for employees caring for elderly family member
6. Postpartum care/services
7. Childcare assistance or subsidies
8. Financial planning assistance for family planning
9. Leave for foster parents
10. Breastfeeding support (e.g., lactation rooms)

Boomer

1. Support for employees caring for elderly family member
2. Flexible schedule
3. Paid sick days for family care
4. Maternity leave
5. Paternity leave
6. Postpartum care/services
7. Adoption leave
8. Breastfeeding support (e.g., lactation rooms)
9. Leave for foster parents
10. Adoption assistance or benefits

According to most workplace data, the age group considered to be the most valuable by employers is between 35 and 54 years old, since they often possess a strong balance of experience, skills, stability and productivity in their careers. As parenting roles are delayed, this valuable segment is more impacted by and interested in an employer's support for family building.

Strategy four

Address gaps between employee needs and offerings

Significant gaps exist between what employees want and what employers currently offer, leading to frustration and dissatisfaction.



Satisfaction is driven by

- Comprehensive coverage
- Flexibility
- Accessibility
- Reliability
- Ease-of-use
- Alignment with personal needs
- Positive impact on work-life balance
- Employer commitment to employee well-being

“I was able to leave and take care of my elderly mother when I needed to.”

– **Gen X, man**

“My employer is family oriented, and I appreciate being able to have a career while being around for my children.”

– **Millennial, woman**



Those with higher household incomes are more likely to remain with and express satisfaction toward their employers due to their family-building benefits.



Dissatisfaction is driven by

- Inadequate maternity and paternity leave
- Lack of comprehensive benefits to cover diverse needs
- Limited financial support
- Complicated access or insufficient information
- Desire for more progressive benefits
- Lack of flexibility

“I’m thankful my company offers maternity leave. ... I wish it were longer than 8-12 weeks, like it is in other countries.”

– **Millennial, woman**

“I feel that they could give more assistance for infertility treatments and adoption services.” – **Gen Z, man**

“Benefits are limited and those that are offered are often attached to unaffordable premiums.” – **Gen X, woman**

Not surprisingly, the top six most used benefits align with how important employees perceive the benefit to be. But that’s where similarities end.

Importance and availability of family-building benefits

	Very or somewhat important benefits	Available benefits
Paid sick days for family care	91%	51%
Flexible schedule (e.g., the ability to flex your day)	91%	48%
Maternity leave	87%	57%
Paternity leave	87%	45%
Support for employees caring for elderly family	85%	24%
Childcare assistance or subsidies	82%	21%
Financial planning assistance for family planning	82%	23%
Postpartum care/services	81%	18%
Leave available for foster parents	78%	14%
Childcare referrals	77%	19%
Breastfeeding support (e.g., lactation rooms, time)	75%	21%
Adoption leave	74%	19%
Women’s infertility treatment coverage (e.g., IVF)	74%	18%
Adoption assistance or benefits	70%	14%
Contraceptive and birth control benefits	70%	15%
Men’s infertility treatment coverage	67%	11%
Surrogacy assistance or benefits	65%	9%



Those in the Midwest are more likely to have not utilized family-building benefits than those in other U.S. regions.

- 40% Midwest**
- 33% West
- 32% Northeast
- 31% South

Utilization of family-building benefits

Paid sick days for family care	34%
Flexible schedule (e.g., the ability to flex your day)	25%
Maternity leave	19%
Paternity leave	13%
Support for employees caring for elderly family	10%
Childcare assistance or subsidies	9%
Contraceptive and birth control benefits	9%
Financial planning assistance for family planning	8%
Breastfeeding support (e.g., lactation rooms, time)	7%
Childcare referrals	7%
Postpartum care/services	6%
Women's infertility treatment coverage (e.g., IVF)	5%
Men's infertility treatment coverage	5%
Leave available for foster parents	4%
Adoption leave	4%
Adoption assistance or benefits	4%
Surrogacy assistance or benefits	4%
I'm not sure	2%
I'm not comfortable sharing	2%
Something else	1%
None of the above	33%



Those with household incomes under \$80k are more likely to have not utilized family-building benefits than those with household incomes over \$80k.

As employers think about what's next in benefits, what they might want to add to their programs and what resources are apt to be used, there are a number of often unacknowledged, emerging employee needs to consider.

Employers should be aware that:



Infertility affects 1 in 6 people

at some stage in their lives, globally.⁶ Employees are already navigating a family-building journey.

48% LGBTQ+

are exploring adoption and 29% are considering surrogacy. Of those, 47% have underestimated the cost of surrogacy, believing it to be under \$100k.⁷

83% LGBTQ+

would consider leaving their employer for one that offered family-building benefits.⁷

1/3

of couples in which the woman is 35+ have problems with fertility.⁸

1.8x

increase in likelihood that black women will experience fertility challenges, compared to Hispanic or non-Hispanic women.⁸



The rise of caregiving and elder care needs: The "sandwich generation" is growing and there is a significant increase in caregiving demand for adults aged 50-64.



6. Infertility prevalence estimates (1990-2022) World Health Organization.

7. Progyny's LGBTQ+ Fertility and Family Building Survey, June 2024.

8. National Center for Health Statistics, data for the U.S. (data are for 2015-2019), cdc.gov.

Strategy five

Amplify communication and education

HRDMs continuously look for ways to inform employees to bolster utilization rates, but there is always room to improve. When employees were asked what experiences drive satisfaction and what increases dissatisfaction, effective communication had the lowest and highest scores, respectively.

Experience with current employer	Satisfaction	Dissatisfaction
Supportive workplace culture	68%	9%
Inclusive family-building policies	66%	8%
Opportunities for employee feedback on benefits	63%	15%
Educational opportunities on family-building policies	60%	11%
Access to external partners and resources	60%	11%
Effective communication of benefits	59%	15%



“My team and I are constantly trying to figure out how to inspire people to take the extra steps in getting more involved in what we offer.” – **Director of benefits, education industry**

“The main challenge I’ve faced is navigating the complicated and often confusing process of understanding eligibility and requirements. Family-building benefits can vary greatly from one company to another and often there are many restrictions and fine print that can make it difficult to understand what is actually offered.” – **Gen Z, female**

Access is also a point of contention

13% of employees

have experienced challenges accessing family-building benefits. Why?

- Some necessary benefits (e.g., fertility treatments, childcare options) aren’t available at their organization
- While some benefits are available, they’re insufficient (i.e. unpaid maternity leave, short leave times)
- Long waiting periods for approval
- Confusing or complicated eligibility requirements
- Insurance policies don’t cover what they need

The power of inclusive family-building benefits for talent acquisition and retention

Workplace benefit offerings, including family-building support, can be a top driver of selecting and staying with an employer. Progressive employers have taken notice.

73% of millennials

are more likely to stay with an employer based on family-building benefits.

75% of Gen Z

are more likely to choose an employer based on family-building benefits.



This is a vital distinction as younger generations enter and become the majority of our workforce.

Likelihood of choosing an employer based on family-building benefits by generation

	very/somewhat unlikely	neither likely nor unlikely	very/somewhat likely
Gen Z	6%	19%	75%
Millennial	8%	23%	69%
Gen X	17%	31%	52%
Boomer	25%	37%	38%
Total	12%	26%	63%

Likelihood of staying with employer based on family-building benefits by generation

	very/somewhat unlikely	neither likely nor unlikely	very/somewhat likely
Gen Z	7%	26%	69%
Millennial	5%	23%	73%
Gen X	8%	31%	61%
Boomer	10%	32%	58%
Total	7%	26%	67%

Watchlist of family-building benefits

Family-building benefits must continue to evolve and become more comprehensive and inclusive, enhancing employee well-being, balanced across a number of contemporary dimensions.

Employer-provided benefits typically fall into five main categories:

1

Fertility and reproductive health

Employers in the U.S. are increasingly embracing fertility benefits to attract talent, support diverse family structures and foster inclusive workplace cultures.

2

Adoption and surrogacy

Employers are increasingly offering financial assistance and extended paid leave to support adoption and surrogacy, with adoption benefits showing the most growth.

3

Family leave benefits

The average paid parental leave length grew from 6 to 12 weeks, with policies becoming more inclusive for all parents, including adoptive and surrogate parents.

4

Contraception and birth control

Birth control coverage has expanded significantly with many employers, like Microsoft and Google, now offering a wider range of options, including IUDs, hormonal implants and sterilization.

5

Childcare support and services

Organizations are increasingly prioritizing childcare benefits to boost employee productivity and foster a more inclusive, supportive workplace for diverse family needs.

Public sector or conservative state companies acknowledge legislative changes may dictate their approach. HRDMs are mindful of and plan to take a wait-and-see approach with pending policy changes. Many employers seek to build their benefits for the long term, so impacts of administration changes (state or federal) are minimized.

So much change and complexity

How to stay ahead of this rapidly evolving landscape.

There's no one-size-fits-all approach to family building. Employees are looking for personalized support to meet them where they are.

Best practice recommendations include:

- **Embrace a holistic approach** that addresses the diverse needs of employees, including fertility, adoption, child care, mental health and elder care, with a focus on flexibility and inclusivity
- **Conduct regular needs assessments** and invest in benefits that align with employee priorities (paid sick leave, flexible schedules, elder care, etc.)
- **Provide financial planning assistance and benefits** that alleviate financial stress, especially in uncertain economic times
- **Expand benefit offerings** to include support for elder care, recognizing the growing needs of employees caring for both children and aging parents
- **Stay on top of changing rules and regulations** to ensure compliance and avoid legal issues
- **Promote your commitment** to inclusive family-building benefits to attract and retain top talent
- **Invest in ongoing, two-way, accessible communication strategies** and educational opportunities to ensure employees not only understand but also utilize available resources

It's clear that investing in family-building benefits is good for employees. More importantly for employers, it's also a critical business strategy for attracting and retaining talent for long-term collective success.



Learn how

supplemental health benefits like critical illness insurance and hospital indemnity insurance can play a crucial role in an employer family-building benefits package.

<https://www.securian.com/employers/products/group-supplemental-health-insurance.html>

See more

research conducted by Securian Financial, including data on caregivers in the workplace⁹ and mental wellness benefits.¹⁰

<https://www.securian.com/employers/industry-insights.html>

9. Securian Financial's Caregivers in the workplace study, 2024.

10. Securian Financial's Mental Wellness benefits study, 2023.

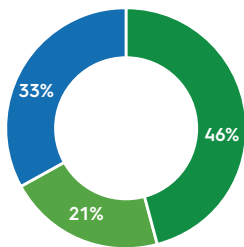
Appendix

Employee Respondent Profile

N=2,522 full-time employees at companies with 1,000+ employees. Respondents were between the ages of 18 and 65 from across the United States, with a mix of gender, ethnicity, household income, education, family compositions and family-building interest

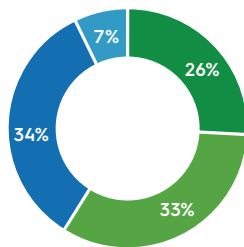
Company size

number of employees



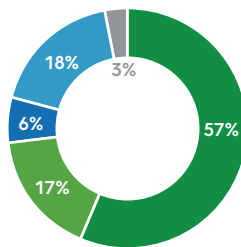
46% - 1,000-4,999
21% - 5,000-9,999
33% - 10,000+

Generation



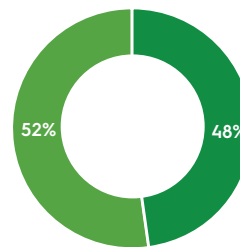
26% - Gen Z
33% - Millennial
34% - Gen X
7% - Baby boomer

Ethnicity



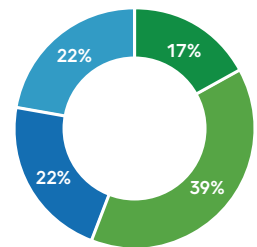
57% - White/Caucasian
17% - Black/African American
6% - Hispanic/Latin origin
18% - Asian/Pacific Islander
3% - Multiracial/Other race

Household Income



48% - Under \$80K
52% - \$80K or more

Region



17% - Northeast
39% - South
22% - Midwest
22% - West

Household composition

49%	live with spouse/partner
45%	live with child(ren)
10%	Live with parent(s)
8%	live with boyfriend/girlfriend
6%	live with siblings
5%	live with roommate(s)
17%	live alone

Small percentages also indicate living with friends, grandparents, grandchildren, stepchildren, nieces/nephews

Family-building interest

22%	planning to start a family in the near future
8%	planning to start a family, but not for several years
8%	unsure, but might be interested in the future
46%	already built a family and do not plan to expand it further
10%	not currently interested in building a family
5%	Other

7% Currently are or have been a foster parent

5% Have adopted or are in the process of adopting

Results were analyzed based on generations and gender

Generation	Born	Current ages in 2025*
Gen Z	1997-2012	18-27
Millennials	1981-1996	28-43
Gen X	1965-1980	44-59
Boomers	1955-1964	60-65

*For purposes of this study, we only included those aged 18+ and up to age 65.

All other statistics cited are from Securian Financial's Future of Family: Why family-building benefits are essential to engage tomorrow's workforce study, 2025.

Study/survey participants were compensated for their time.

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